Summary of Qualifications

Broad experience in accounting, auditing, bank examination, credit and business analysis with an M.B.A. in Finance. Special expertise in the following areas:

- 10 years of Auditing experience, including 2 years of asset based lending auditing
- 19 months of U. S. Treasury Department field examination experience
- 4 years of credit and examination experience at a major regional National Bank
- 9 years of Corporate Credit Management experience
- Six Sigma Blackbelt Quality Training & experience from the General Electric Company
- Secret Security Clearance from cost analysis work on the MK48-ADCAP weapon
- Background and Security Clearance from U. S. Office of Personnel Management
- Strong communication & team skills

Professional Experience

Office of Thrift Supervision, Department of the Treasury, Middleburg Heights, Ohio Compliance Examiner (2000 - 2002)

Eaton Corporation, North American Financial Services Center, Brook Park, Ohio Credit Manager - Credit & Collection Team (1998 - 1999)

General Electric Lighting, Nela Park, Cleveland, Ohio

Pricing Specialist, Product & Marketing Support	(1996 - 1998)
International Credit Manager	(1995 - 1996)
Regional Credit Manager	(1992 - 1995)

Fremont Financial Corporation /
Dana Business Credit Corporation, Cleveland, Ohio

Account Executive (Asset Based Lending Loan Officer) (1990 - 1992)

KeyBank / Ameritrust Company National Association, Cleveland, Ohio

<u>Credit Officer</u>	(1987 - 1990)
Asset Based Lending Auditor	(1986 - 1987)

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Northrop Grumman Corp / Westinghouse Naval Systems Division /

Gould, Inc., Ocean Systems Division, Cleveland, Ohio	
Senior Financial Analyst	(1982 - 1986)
Accounts Payable Supervisor	(1979 - 1981)
Scott Fetzer Company, Executive Office, Cleveland, Ohio Financial Analyst Senior Internal Auditor	(1978 - 1979) (1977 - 1978)
Reliance Electric Company, Corp. Office, Cleveland, Ohio Senior Internal Auditor	(1976 - 1977)
White Motor Corporation, Corp. Office, Cleveland, Ohio Internal Auditor	(1975 - 1976)
Hausser & Taylor, CPA's, Cleveland, Ohio Staff Auditor	(1973 – 1975)
Thompson, Hine & Flory, Attorney at Law, Cleveland, Ohio Client Accountant	(1970 – 1973)

Education

M.B.A., Cleveland State University, Cleveland, Ohio

B.A., Business and English, Notre Dame College, Cleveland, Ohio